



*SBA is eager to meet with you to answer your questions, discuss your concerns, and help you complete your loan application.*

## Let us help you complete your application before the filing deadline.

We encourage you to take a few minutes and bring your application in so we can give you one-on-one help.

SBA customer service representatives are at the mobile Disaster Recovery Center to meet with you to:

- explain how SBA may help you recover from this disaster;
- help you prepare your loan application;
- answer your specific questions.

**You may visit SBA whenever it is convenient for you during our hours of operation. *No appointment is necessary.***

## ***SBA is providing application assistance at:***

### **ATLANTIC**

Disaster Recovery Center  
Jack & Jill Preschool  
1100 Maple Street  
(adjacent to Nishna Valley YMCA)

***Mondays thru Saturdays  
10 am to 6 pm***

### **MISSOURIVALLEY**

Disaster Recovery Center  
Missouri Valley High School  
605 E. Lincoln Highway  
(School Gym, Room 326)

***Mondays thru Saturdays  
10 am to 6 pm***

***To receive the best service, we urge you to bring your loan application to the mobile Disaster Recovery Center listed above.***

If this is not convenient, please mail it to:  
SBA Disaster Assistance  
Loan Processing & Disbursement Center  
14925 Kingsport Road  
Ft. Worth, TX 76155-2243

10883 1A



Disaster Office  
P.O. Box 419004  
Sacramento, CA 95841-9004

OFFICIAL BUSINESS  
PENALTY FOR PRIVATE USE, \$300

**FIRST CLASS MAIL**

**DISASTER RECOVERY  
INFORMATION ENCLOSED**

First Class Mail  
Postage & Fees Paid  
SBA  
Permit No. G-82

### ***Tell a Friend or Neighbor!***

Help your friends and neighbors by making sure they have registered for Federal/State disaster assistance.

Please remind them to  
call FEMA toll-free at:  
**(800) 621-3362**

**IMPORTANT DISASTER  
INFORMATION INSIDE !**



# DISASTER ASSISTANCE

Federal Disaster Loans for  
Homeowners, Renters and Businesses of All Sizes

**The right information can help you  
get the disaster aid you need**

***I registered with the Federal Emergency Management Agency (FEMA) and then I received a disaster loan application from the U. S. Small Business Administration (SBA). I don't have a small business, so why do I need to apply to SBA?***

Homeowners, renters, and non-farm businesses (including rental properties) of all sizes whose property was damaged by the disaster should apply for a low-interest SBA disaster loan. For disaster damage to private property which is not fully covered by insurance, the basic form of Federal disaster assistance is an SBA disaster loan. SBA is the primary source of Federal money for long-term disaster recovery.

***I have already received money from FEMA. Does that mean I still need to apply to SBA for a disaster loan?***

FEMA funds were not intended to pay for all the costs of repairing your damaged home, or for replacing your personal property. SBA disaster loans are available to cover the amount of your repair costs which are not fully compensated. You should apply to SBA for any additional amount needed to complete your recovery.



***I don't know how much it will cost to rebuild yet. Should I find out first before applying for a disaster loan?***

You don't need to know how much your repairs will cost before applying for an SBA disaster loan, and you don't need a contractor's estimate. ***Also, you don't need to wait for an insurance settlement.*** After you apply, SBA will inspect your property and prepare an estimate of your repair costs.

***I think I can afford to pay for the rebuilding. Why would I need a disaster loan?***

Many storm victims discover later that the total costs to complete the repairs are much more than they first thought. With an approved SBA loan, you will know that the money to make full repairs is available. While no one wants additional debt, a low-interest loan with affordable payments is a better alternative than not making complete disaster repairs or incurring credit card debt.

***Will I be offered a loan with affordable terms?***

Many disaster victims are surprised that SBA is able to offer a loan with affordable terms. We tailor the payment amount on each disaster loan to each applicant's need. Plus, we usually offer long terms, often 30 years. Interest rates can be as low as 2.875 percent for homeowners and renters and 4 percent for businesses.

**Homeowners, renters, and  
businesses of any size  
may need an SBA disaster loan  
to get back on their feet quickly**

***Will I qualify for a disaster loan if I have good credit and I can borrow from my bank?***

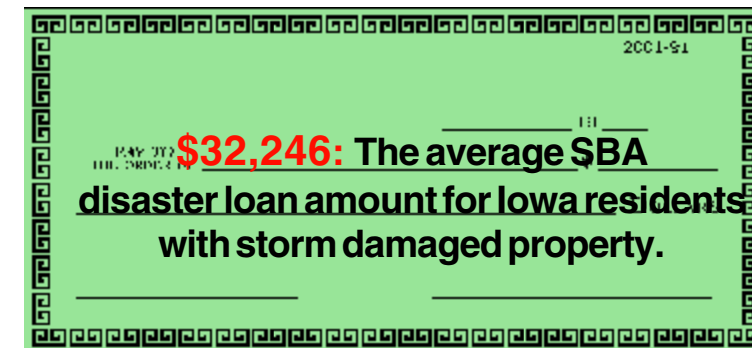
Having a good credit record and a good income does *not* disqualify you from receiving help. Paying for disaster repairs is an unplanned expense, and most people need some help to get back on their feet quickly.

***A disaster official told me that my damages are not eligible. Can I apply for an SBA disaster loan?***

If you received this mailing, you probably are eligible to apply to SBA for a disaster loan. Homeowners, renters, and non-farm businesses (including rental properties) of all sizes are eligible to apply to SBA for money to meet repair costs not fully covered by insurance. You should apply to SBA and give us the opportunity to try and help you.



**The deadline to apply for  
Federal disaster assistance is  
July 24.**



**You may be surprised  
to know that  
SBA disaster loans  
have affordable terms**

***I already have a mortgage and I can't afford another loan. Can SBA help me?***

SBA tries to make each disaster loan fit within the budget of each disaster victim. Moreover, when your property is substantially damaged and you need help to pay both your mortgage and your repair costs, SBA may be able to refinance your mortgage. In such cases, an SBA disaster loan may pay off both the pre-disaster mortgage and fund the disaster repairs. Often, the disaster loan will have a monthly payment about the same as the amount of your mortgage payment before the disaster. If you think you need this kind of assistance, you should discuss your case directly with an SBA representative.

***I'm having difficulty filling out the loan application paperwork. Will SBA help me?***

If you need any assistance, SBA has help available to you. You should visit with an SBA customer service representative at one of the Disaster Recovery Centers listed in this newsletter. You may stop by at your convenience, and you don't need an appointment. SBA is eager to meet with you to answer your questions, discuss any concerns you have, and help you complete your loan application. If you can't meet with us in person, you may call our toll-free telephone number (800) 659-2955 to get help.